

|   |   |                      |
|---|---|----------------------|
| IN RE:                                      | : |                      |
| NICHOLE C. MARTIN SLETTEN                   | : |                      |
| A/K/A NICHOLE C. SLETTEN                    | : | Bk. No. 06-15130 ELF |
| A/K/A NICHOLE C. HOPKINS                    | : |                      |
| A/K/A NICHOLE C. MARTIN                     | : | Chapter No. 13       |
| Debtor                                      | : |                      |
| <hr/>                                       |   |                      |
| HSBC BANK USA, NATIONAL ASSOCIATION, AS     | : |                      |
| TRUSTEE FOR THE BENEFIT OF THE              | : |                      |
| CERTIFICATEHOLDERS, NOMURA HOME EQUITY      | : |                      |
| LOAN, INC., ASSET-BACKCERTIFICATES, SERIES  | : |                      |
| 2005-FM1 C/O BAC HOME LOANS SERVICING, L.P. | : |                      |
|   | : |                      |
| Movant                                      | : |                      |
|   | : |                      |
| v.  | : |                      |
|   | : |                      |
| NICHOLE C. MARTIN SLETTEN                   | : |                      |
| A/K/A NICHOLE C. SLETTEN                    | : |                      |
| A/K/A NICHOLE C. HOPKINS                    | : |                      |
| A/K/A NICHOLE C. MARTIN                     | : |                      |
|   | : |                      |
| and   | : |                      |
|   | : |                      |
| WILLIAM C. MILLER, ESQUIRE (TRUSTEE)        | : |                      |
| Respondents                                 | : |                      |
| <hr/>                                       |   |                      |

**Mortgage Analysis for Payment Change**

And now comes **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS, NOMURA HOME EQUITY LOAN, INC., ASSET-BACKCERTIFICATES, SERIES 2005-FM1 C/O BAC HOME LOANS SERVICING, L.P.**, the secured creditor, by and through its Counsel, Phelan Hallinan & Schmieg, LLP and gives notice to the Chapter 13 Trustee, the Debtor and Debtor's Counsel that the monthly post-petition payment amount is \$1,977.27 per month, effective with the May 1, 2009 mortgage payment. A copy of the Escrow Analysis is attached hereto as Exhibit "A" and made a part hereof.

December 23, 2009

/s/ Peter J. Mulcahy, Esquire  
Peter J. Mulcahy, Esquire  
Attorney I.D. 61791  
Phelan Hallinan & Schmieg, LLP  
One Penn Center at Suburban Station  
1617 John F. Kennedy Boulevard, Suite 1400  
Philadelphia, PA 19103-1814  
Phone Number 215-563-7000, Ext 1364